NO ADS, TAKEN FOR LESS THAN TWENTY-FIVE CENTS when phoned in or charged at the counter.

FOR BUSINESS CONTRACTS
Phone Monroe I for the WANT AD
MAN to call

Lost and Found.

LOST, AT BYRD STREET STATION, Thursday, two railroad tickets from New York to Miami, Fig., and return; name of Monroe Haskins on same, Liberal reward if returned to 521 North First Street, Richmond, Va. WILL THE YOUNG MAN WHO
Yound my gold locket at Reservoir
lake, with initials "C. W. C." engraved thereon, please call Madison
7229.

Torr, NEAR CORNER BROAD
Street and Boulevard, pair goldmounted speciacies. Reward if returned to ASA JOHNSON, care T. W.
Wood & Sons, or 3204 West Clay.

STRAYED FROM 2309 BEVERLY Street, small Jersey cow. Reward if returned to above number. 'Phone Madison 1201.

LOST, A BRINDLE BOSTON BULL-terrier, white stripe on forehead. Reward if returned to 106/East Clay. LOST, A POODLE: ANSWERS TO THE "Time of "Pres." Finder will please notify C. 150, care Times-Dispatch.

Belp Wanted, Male.

WANTED A BRIGHT BOY (WHITE), about fifteen or sixteen years old, to travel and assist traveling salesman; expenses the first month, then \$5 per week and expenses, must have the consent of parents, if any. Address C 116, care Times-Dispatch.

dress C 116, care Times-Dispatch.

WANTED, A YOUNG MAN AS ASsistant bookkeeper; must understand
typewriting, write a good hand, be
quick, accurate and willing to work.
Apply in own handwriting, stating
experience, salary expected and givo
references. O. M., Box 425, City.

WANTED, TEN CARPENTERS, MUST
be first-class, for mill construction
at the Iola Gold Mine, Cander, N. C.;
pleasant climite and good wages.
Call at Jefferson Hotel Friday, between 9 and 16 A. M. Ask for MR.
MACK, Room 221.

ECRETARY-TREASURER, RETIR-ing from Richmond, will sell his in-terest in a Main Street business for \$1,000, paying 8 per cent. and will secure his position for party; salary \$160 per month. Address J 391, caro Times-Dispatch.

YOUNG MAN WITH TWO OR MORE vears' experience in a drug store reasonable hours: state salary expected. C. R. JOHNSON, Manassas. Va.

WANTED, RAILWAY MAIL CLERKS;
commonement salary \$800; spring
examinations overywhere; candidates
prepared free. FRANKLIN INSTITUTE, Dept. 410 J. Rochester, N. Y.

WANTED, A DRUG MAN, AN ASSIST-ant, or man with some knowledge of the drug business. State salary expected. E 190, care Times-Dis-

expected. E 190, care lines-Dispatch.

yANTED, A YOUNG MAN AS BOOKkeeper and general office assistant.

Answer in own handwriting, giving
age, experience and salary expected.

C 100, care Times-Dispatch.

WANTED, DRUGGIST, REGISTERED or assistant clerk, at once: good position. State salary, references as to habits, etc. RHUBARB, Drawer 259, Lynchburg, Va.

259, Lynchburg, Va.

WANTED, FIRST-CLASS TRAVELING salesman; one familiar with dry goods trade preferred. Apply M. GOLDSTEIN, 218 North Fifth.

WANTED AN EXPERIENCED ENGIneer for night duty; steam electrical and refrigeration plants. Apply to S. T. ATKINSON, Manager Hotel Richmond, Ninta and Grace Streets.

WANTED A BEGISTERED DRIEG WANTED, A REGISTERED DRUG clerk. Address Box 207, Hampton, Va.

LABORERS WANTED. APPLY TO MR. WILLIAMS, American National Bank Building.

WANTED, A YOUNG MAN AS CITY salesman who can do prescription work. 501 East Main Street.

Situations Wanted, Male.

ANTED, BY A MALE STUDENT OF Massey's Business College, position as bookkeeper or assistant. Can

WANTED, POSITION AS BOOKKEEP-er and stenographer; have bad five years' experience; no objection to leaving city; can furnish best of roferences. Address C 115, care Times-Dispatch.

COMPETENT BOOKKEEPER. NOW employed, can give time to small set of books for few hours daily. Ad-dress BOOKS, Box 137, Richmond. WANTED, POSITION BY EXPERI-enced bookkeeper, now employed; best references. D 158, care Times-Dispatch

Belp Wanted, Female.

YOUNG LADIES AND GIRLS DESTR-ing positions with pleasant sur-roundir gs and good pay cannot do better than write or apply to THE WHITLOCK BRANCH. Twenty-third and Cary Streets. Richmond. Va.

SECRETARY-TREASURER, R.E.T.I.R.ing from Richmond, will sell his interest in a Main Street business for \$1,000, paying \$ per cent. and will secure his position for party; salary \$100 per month. Address J 391, care Times-Dispatch.

Times-Dispatch.

WANTED, YOUNG LADIES BETWEEN
the ages of 16 and 22 years to become operators. Apply to TELEPHONE EXCHANGE 111 East Grace.

WANTED, FOUR WHITE HELP
(where only white are employed)—
laundress, cook, watress and nurse,
Address J 392, care Times-Dispatch. WANTED, A RELIABLE, EXPERtenced woman for housework. Call 100 East Franklin Saturday next after 6 P. M.

GIRL FOR NORTH; WAGES \$20; ticket furnished. CITY EMPLOY-MENT BUREAU, 120 North Eighth.

Situation: Wanted, Female.

LADY OF EXPERIENCE WISHES a position as stenographer and assistant bockkeeper. Address B 80, care Times-Dispatch.

WANTED, A POSITION BY AN EX-perienced housekeeper; best refer-ences. J 880. care Times-Dispatch.

Solicitors and Salesmen.

IF A CHANGE IS CONTEMPLATED IN your present connection the first of the year, it will pay you to look into the PRUDENTIAL'S NEW LOW COST ALL-GUARANTEED POLICY, best seller on earth, because it is a PRACTICAL POLICY FOR PRACTICAL POLICY FOR PRACTICAL FOLICY FOR PRACTICAL PROPERTY OF THE PRACTICAL PRACTICAL PRACTICAL PRACTICAL PRACTICAL PRACTICAL PROPERTY OF THE PRACTICAL PRACTIC

American National Bank Building,
WANTED, A FIRST-CLASS CLOTHING
Balasman; one who can command
trade; good pay and permanent employment. Apply at once. No outof-town person need apply. THE
FAMOUS, corner Second and Broad.
WANTED, SPECIALTY SALESMAN TO
soil the best credit register on the
market to retail merchants. Call
Room 18½, Chamber of Commerce.

ILIGAR SALESMAN WANTED.

DIGAR SALESMAN WANTED: EXPE-rience unnecessary; big pay. GLOBE GIGAR CO., Cleveland, Onlo. WANTED, EXPERIENCED Di salesman for city and vicinity, 118, care Times, Dispatch. DRUG

Professional Belp Wanted. ANTED, AN ASSISTANT TEACHER, for graded school; must be qualified to teach music. Address TRUSTEES Milton Graded School, Milton N. C.

Boarding.

ARGE, BRIGHT AND ATTRACTIVE rooms for rent, with or without board. Reasonable rates. Refer-ences required, 412 North Eighth Street. 'Phone Madison 7550. GENTLEMAN DESIRES ROOM AND board near Foushes and Broad Streets. Apply GARTHRIGHT BROS., 214 North Third Street,

WANTED, BOARDERS FOR LARGE, beautiful, sunny rooms. 108 East Grace.

Board Wanted.

GENTLEMAN, WIFE AND SEVEN-teen-year-old son desire board dur-ing January, February and March on Grace or Franklin Street, west of Fifth Street; table accommodation and zervice must be first-class; will require two bedrooms and prefer private bath. Address, stating loca-tion and terms, P. O. Box 848, City.

FRENCH GENTLEMAN, TWENTYeight, wants board and lodging in
good private American family. Send
full particulars to D'URIF; 109 West
Fifty-fourth Street, New York.

Rooms for Rent.

WHEN YOU COME TO RICHMOND stop where you can get a clean comfortable bed for 50 cents; central refined neighborhood; free use of phone and bath. Excellent meals served next door. No. 1001 East Clay.

814 EAST CLAY-NICELY FURNISH-ed front rooms; central; translents; 'phone.

Real Estate for Sale.

FARMS AND TIMBER LANDS.—MY new catalogue contains 400 farms and timber lands; best bargains in Virginia. I pay your railroad fare. Write for free catalogue. Address J. R. ELAM, Box 267, Charlottesville, Va.

FOR SALE, WEST END LOTS, ON Grace, Main, Leonard, Cary and Park Avenue streets. Apply 615 Brook Avenue. 'Phone Madison 1467.

VIRGINIA FARMS.—J. B. WHITE, "The Land Man," Charlottesville, Va. Inclose 5 cents for catalogue,

Real Estate Wanted.

WANTED, TO RENT FIVE FURNISH-ed rooms; all adults; best references, C 110, care Times-Dispatch.

Richmond. Fredericksburg and Potomac Railroad Company,
Freight Department.
THE FREIGHT DEPOTS OF THIS
company will be closed SATURDAY,
JANUARY 1, 1910, New Year's Day,
Perishable freight will be delivered
between the hours of 8 and 9 A. M.
LESLIE ELLIS,
Agent.

NOTICE IS HEREBY GIVEN THAT the American Assurance Company of Philadelphia, Pa., has decided to withdraw from the State of Virginia. and that it has no outstanding lia-bilities in said State, all policies hav-ing been cancelled. The company has no policies in force in Virginia at the present time.

WE WANT THE WAGE-EARNER, AS well as others, to call the FIRST NATIONAL BANK OF RICHMOND his bank. We want to assist him to acquire the habit of saving. If you are not a depositor, commence today. Three per cent interest paid in savings department. Banking house No. 1104 East Main Street.

Dispatch.

EDWIN PHAUP, FUNERAL DIRECtor and Embalmer, has removed his
office and undertaking rooms to 119
North Elghth Street. Office 'phone,
Madison 131; residence 'phone, Madison 3235-J, for night and Sunday
calls.

NOTICE IS HEREBY GIVEN THAT the German Union Fire Insurance Company of Baltimore, Md., has decided to withdraw from the State of Virginia, and that it has reinsured all of its outstanding policies in the Globe and Ruigers' Insurance Company of New York. The company has no policies in force in Virginia at present.

THE SOUTHERN RAILWAY FREIGHT THE SOUTHERN RAILWAY FREIGHT depot will be closed Saturday, December 25th, and January 1st, except the delivery of perlahable freight between 9 and 16 A. M. No perishable freight will be received the 24th or 31st of December. E. H. Lea, agent.

WANTED. THE PUBLIC TO KNOW that Jahnke Bros., Jewelers, 913 East Main Street, buy sell, exchange and remount diamonds in the latest styles. Old gold and sliver taken in exchange.

A TABLE AND MEDICINAL WATER without a peer—ave gallons for 25c, delivered—Holly Springs Lithia Water. 'Phones: Madison 6232 and 5621.

SKATES SHARPENED WHILE YOU wait JOE BICKERSTAFF, 1811 East Main Street.

Personals.

THE DEMAND FOR BETTER GRADES of corsets is increasing; no longer is the stiffly boned corset the most desirable one, but pliant models are the rule for the most elegant and chic creation, the cut and bening of equal importance to Itudi that grace of movement; or much estred by the well dressed. Mits. A. J. PYLE. 317 North Fitth Street.

EDWIN PHAUP, FUNERAL DIRECtor and Embalmer, has removed his office and undertaking rooms to 119 North Eighth Street. Office phone, Madison 131; residence 'phone, Madison 2339-J, for night and Sunday calls.

WE CLEAN YOUR SUIT LIKE NEW

calls.

WE CLEAN YOUR SUIT LIKE NEW for 75c and \$1.00. Pants pressed, 10c. Repairing reasonable. Valvet collars, \$1.00 up. Ladies' coats lined, \$1.00 up. Suits pressed, 40c and 50c. BEAZLEY, 200 East. Main. Monroe 1674.

1674.
RICHMOND HEFINING COMPANY
1709 East Cary Street, City Contractors. Dead animals removed at once
'Phone Monroe 3027. Buyers of tallow and bones.

ABSOLUTE PURITY AND FREEDOM from organic matter—five gailons for 25c—Holly Springs Lithia Water 'Phones: Madison 8232 and 5621.

THE LATEST AND MOST COMPLETE line of full-dress and Tuxedo suits for hire. P. COLAVITA, 210 North Eighth Street. ASK YOUR GROCER FOR THE BEST SRUESGE MAGE. It'S SMITHFIELD. HUMAN HAIR BOUGHT AND SOLD at HUGHES'S 309 North Third.

Coal and Wood. WOOD THAT BURNS AND GIVES heat; with damper turned, gives more heat and lasts longer. When draft is on half of heat goes out chimney. I have the right kind LONGS. 'Phone Monroe 1820.

WOOD. OAK OR PINE, LONG OR sawed any length to sult, split ready for the stove at same price. Our coal is olean and freeburning. 'Phone us for prices before buying, Madison degist, NORTH CAROLINA WOOD AND COAL CO. 827 Brock Avenue.

Remodal Motice.

EDWIN PHAOP, FUNERAL DIRECT tor and Embainer, has removed his office and undertaking rooms to 113 North Eighth Street. Office 'phone, Madison 131; residence 'phone, Madison 3239-J, for night and Sunday calls.

Ington, D. C.

ANTIQUES.

ORAGINAL ANTIQUE FURNUTURE: fpriture repaired, polished and packed; uphoistering, etc. L. N ARNALL, 313 Brook Avenue, 'Phone Madison 6277.

DAILY PUZZLE



Seen at a railway station. ANSWER TO YESTERDAY'S PUZZLE Filbert.

For Bale.

FOR SALE, WIRELESS STOCKS OF avery character—Marconi, Telepost, United, De Forest, Radio, International, Great Lakes, Clark, Collins, Burlingame and Monorail crices and literature furnished on application. As we specialize these stocks, we save money for purchasers. Address AMERICAN SECURITIES AND UNDERWRITERS' CORPORATION, Nortolk, Va.

CALENDULATED GLYCERINE—AN IDEAL LOTION FOR CHAPPED FACE AND HANDS. DRIES QUICKLY AND MAKES THE SKIN WHITE AND VELVETY, RICH-MOND HOMOGOPATHIC PHARMACY, 501 EAST MAIN STREET.

YOU ARE CORDIALLY INVITED TO inspect our stock of buggles, surreys and wagons of every description in our new showrooms. A. MEYER'S SONS, 731 East Cary.

BURNT WHEAT. ANOTHER CAR-load burnt wheat, \$1.50 per 100 pounds; cheap; good feed for chick-ens. W. J. TODD, 426 North Sixth Street.

WE GUARANTEE A PERFECT FIT in our own made-to-order corsets; Walchn boning and best imported material used, MRS, A. J. PYLE, 317 North Fifth.

JUST PUT ON SALE DRUMMER'S sample trunk of overcoats, Original cost, \$15 to \$25; our price, \$8 to \$12.50. JACOBS'S LOAN OFFICE. FOR SALE, 25 NEW GENTS SUITS, costing upward to \$20; our price, \$9 to \$11, JACOBS'S LOAN OFFICE. WAGONS AND BUGGIES TO SUIT you at RICHARDSON BROS. 619

Brook Avenue.

FOR SALE, BUGGIES, SURREYS AND runabouts, new and second hand, at special prices. T. H. DUKE & CO., 304 Brook Avenue.

Business Opportunities.

WANTED, SEVERAL MEN TO INvest \$1,000 in a profitable manufacturing business. Those investing can hold positions paying from \$50 to \$100 monthly, according to position they are capable of hulding. Apply M. GOLDSTEIN, 218 North Fifth Street.

HAVE SPECIALTY OF RARE MERIT, and want a live, wide-awake man

and want a live, wide-awake man of business ability, with moderate capital; will net from \$8,000 to \$8,000 per month; principals only For particulars see me. Write-at once it interested. CHAS. CRAWFORD, 511 North Tenth Street.

WANTED, TO SELL CONTRACT FOR State of Virginia on a patented ar-ticle; quick seller; 40 gross sold in North Carolina in November; good reasons for selling; small stock now on hand; have agents out now. Ap-ply 34, Chamber of Commerce Build-ing.

SECRETARY-TREASURER, RETIRing from Richmond, will sell his interest in a Main Street business for
\$1,000, paying 8 per cent. and will
secure his position for party; salary
\$100 per month. Address J 391, care
Times-Dispatch.
WANTED GENTLEMAN WARNERS CO.

MONEY LOANED TO INVENTORS TO patent good ideas. JOHN WEDDER-BURN, Capitalist, Brookland, D. C.

Wanted.

VANTED, FURNITURE AND HOUSE-hold effects to sell at auction. Im-mediate returns. MAYO SALVAGE CORPORATION, 1902 East Main. 'Phone Madison 7316.

WANTED, SET OF "SOUTHEASTERN Reporter" also "Virginia Reports" to same; must be in good condition; Quote cash price. Drawer 177, Clare-mont, Va.

MANTED, TYPEWRITING TO DO AT home; rapid writer; terms reason-able, 'Phone Madison 5517-L. WANTED, TO BUY FOR CASH, HOUSE-hold goods in any quantity. 'Phone Madison 3851

WASHING WANTED AT 1019 NORTH Fourth Street.

Millinery.

ALL OF MY MILLINERY AND READY-made sults, walsts, coats and other garments for ladies and children we are now selling at a great reduction. We make no charge for alterations. MRS. JULIUS BEAR, 1423 East Main Street.

Miscellaneous.

BICYCLES.

THREE OUT OF EVERY FIVE CHILdren want a bloycle for Christmas.
Why not please them with an alithe-year-around pleasure-giver. Remember, we carry the finest stock in
the South for children and grown
folks. All stock fresh and new.
Don't forget the place—\$25 West
Main, next square west of Monroe
Purk. T. A. QUISENBERRY. Phone
Madison 4914.

A GRAND OPPORTUNITY

TO HAVE YOUR PIANO TUNED, REG-ulated and cleaned for \$1.80 for two weeks only, as an advertisement of superior work, by an expert plano tunes, who was with Steinway & Sons, New York, for twelve years-Satisfaction guaranteed or no pay, Address PHILIP P. VON METZ, care Park Hotel, City.

CHINA NOVELTIES.

DAINTY ODD PIECES OF HAND-painted ching, white ching for decor-ating, colors, brushes and oils, Man-for the Relevation China Klins, China painting taught. Write for prices, SHERKATTS CHINA ART STORE, 608 Thirteenth Street, N. W., Wash-ington, D. C.

Miscellaneous.

OPTICIANS. OFTEN YOU MUST GO WRONG TO DO oright. When your syes are wrong go to DR. H. BREITSTEIN, Optician, 118 East Broad, the wrong side of Broad Street—the right place to have your eyes examined and glasses fitted. Consultation free. Prescription work a specialty.

SHOE REPAIRING. 75C, HALF-SOLE MEN'S SHOES; IA. dies', 50c. Every pair sewed. Best leather. DREW'S ELECTRIC SHOE FACTORY, 716 East Main. 'Phone Monroe 2557. Will send for shoes and

8-POUND JELLY ROLLS, 25C; 2-pound raisin cake, 25c; a nice pound cake, 25c. Ladies' day Friday, December 31. Sample for each lady that calls, DRINKARD'S, 4234 North Sixth.

BAKERY.

EVERYTHING GOOD AT MUELLER'S New York Electric Baksry. First-clars homemade bread, cakes and ples a specialty, 410 West Broad Street. 'Phone Madison 2589. COLUMBIA GRAPHOPHONES AND RECORDS.

DOUBLE DISC RECORDS, 65C; INDE-structible Cylinder Records, 35c. Graphophones on easy payments. Re-pairing. THE TALKING MACHINE CO., 207 North Fifth.

BUCHANAN'S NIGHT SCHOOL BOOKKEEPING, CIVIL SERVICE branches and elocution. 908 East Clay Street.

FRAYSER'S NERVE AND BONE LINTment. Over forty years' test proves it the best, 25c a bottle at all drug-gists.

EDISON AMBEROLA, 200.00—THE FINEST MUSICAL IN-strument ever made. Come and heat it. C. B. HAYNES & CO.

STORAGE. CLEAN, DRY STORAGE ROOMS; LOW rates. TOMPKINS, 207 West Broad fates.

UNERAL DESIGNS, \$1 TO \$8. M. A. WHITTY.

Legal Rotices.

VIRGINIA—IN THE CLERK'S OF-FICE CHANCERY COURT OF THE CITY OF RICHMOND, THE 22D DAY OF DECEMBER, 1909, IN VA-CATION:

IN CHANCERY.

The object of this suit is to enforce the payment by Carroll H. Smith, administrator of William C. Smith, deceased, and by said Carroll H. Smith, Lavinia E. Graves and Margaret W. Graves individually, of the sum of \$2,400, and interest from the death of Martha E. Smith, the —— day of July, 1908, which was received February, 1872, by said William C. Smith, as substituted trustee in a deed of trust executed by Robert Courtney to T. L. Courtney, trustee, dated August 5, 1850. And affidavit having been made and fied that Carroll H. Smith and J. Frederick Nelhmeyer are not residents of the State of Virginia, it is ordered that they appear here within fifteen days after the due publication of this order and do what is necessary to protect their interests in this suit.

CHAS. O. SAVILLE, Clerk. James L. Shelton, p. q.

Dividend Rotices.

The Virginia Fire and Marine Insurance Company,

Insurance Company,
Richmond, Va., Dec. 22, 1909,
DIVIDEND—THE DIRECTORS OF
this company have declared a semiannual dividend of 5 per cent. (free
of taxi, payable on and after
January 3 next Checks for this
dividend will be malled to all stockholders of record this date. All
changes of address should be promptly notified the company.
Transfer books closed from this
date until January 4, 1310.
WM. H. McCARTHY,
Secretary.

THE PLANTERS NATIONAL BANK OF RICHMOND, VA.

DECEMBER 22, 1909. THE DIRECTORS OF THIS BANK HAVE TO-DAY DECLARED A DIVI-DEND OF NINE PER CENT. ON THE Times-Dispatch.

WANTED, GENTLEMAN WITH \$10,000
to \$15,000 as silent or active partners in first-class mercantile business; annual profit, \$285,875. Write MERCHANT, care Times-Dispatch. JANUARY 3, 1910. RICHARD H. SMITH,

Atlantic Coast Line Railroad Co., Office of the Treasurer, Office of the Treasurer.

Wilmington, N. C., Dec. 27, 1909.

THE BOARD OF DIRECTORS OF ATlantic Coast Line Railroad Company has declared a dividend of 3 per cent. on the Common Capital Stock of that company, payable at the office of the treasurer, at Wilmington, N. C., on and after January 10, 1910, to stockholders of record on the 18th day of December, 1909. The 17th day of December, 1909, at 3 o'clock P. M., to the 11th day of January, 1910, at 10 o'clock A. M., both dates inclusive.

JAMES F. POST,
Treasurer.

Virginia Trust Company.

Virginia Trust Company.
Richmond, Va., Dec. 21, 1999.
Richmond, Va., Dec. 21, 1999.
THE DIRECTORS OF THIS COMPANY have declared a semi-annual dividend of 2 per cent. payable on and after JANUARY 3, 1910. Checks will be mailed.

L. D. AYLETT.
Secretary.

Capitol Savings Bank,
Richmond, Va., Dec. 27, 1909.
THE DIRECTORS OF THIS BANK
have declared the quarterly dividend
of 1 per cent. payable on and after
f January 3, 1910. Checks will be
mailed.

RO. M. KENT, JR., Cashier.

Virgina State Insurance Co.
Richmond, December 29, 1909.
THE BOAHD OF DIRECTORS OF
this company have to-day declared
the usual semi-annual dividend of
three (3) per cent. (free of tax),
payable January 3, 1910. Checks will
be mailed. be mailed.

ROBERT LECKY, JR., Vice-President and Secretary.

Vice-President and Secretary.

Union Bank of Richmond,
Richmond, Va., Dec. 18, 1909.

THE BOARD OF DIRECTORS OF
the Union Bank of Richmond, Va.,
have this day declared a semi-annual
dividend of 8 per cent. on its capital
stock, payable to stockholders on
and after January J. 1910.

GEORGE W. CALL,
Cashier,
National Bank of Visibile. Cashler.

National Bank of Virginia.

Richmond, Va. December 22 1999.

THE BOARD OF DIRECTORS OF this bank have to-day declared a semi-annual-dividend of 3 per cent., payable on and after January 3, 1910. Checks will be malled to stockholders.

W. M. ADDISON, Cashlor, 24 1809.

Richmond, Va., Dec. 24, 1909.

Richmond, Va., Dec. 24, 1909.

A MEETING OF THE BOARD OF Directors of the MERCHANTS NATIONAL BANK, held this day, a dividend of TEN PER CENTI, out of the earnings for the past six months, was declared payable December 31, 1909, to the stockholders of record that date, December 31, 1999.

THOS. B. McADANA.

Casaler.

Dividend Notices.

National State Bank,
Richmond, Va., Dec. 23, 1909.
HE BOARD OF DIRECTORS OF
this bank have declared a semi-annual dividend of 31-2 per cent., payable on and after January 3, 1910.
WILLIAM M. HILL.
Cashler.

THE BOARD OF DIRECTORS OF THE
Commonwealth Bank, Inc., has this
day declared a semi-annual dividend
of 3 per cent., payable on or after
January 3, 1910. Checks will be
mailed to parties entitled to the
same. W. L. WALTERS,
Cashler,

Cashier.

City Bank of Richmond.

THE DIRECTORS OF THIS BANK
have declared the usual semi-annual
dividend of 3 per cent., payable on
and after January 3, 1910.

J. W. SINTON.

Cashier.

Virginia Building and Loan Co.
SEMI-ANNUAL DIVIDEND OF 8
per cent having been declared, thecks for the same will be mailed January 1, 1819.

C. T. LOEHR, Secretary.

First National Bank,
Richmond, Va.,
1104 East Main Street.

JAPITAL \$1,000,000; EARNED SURplus, \$900,000. Checks for a 5 per
cent. dividend (aggregating \$50,000)
will be mailed to stockholders of
record at the close of business December 31, 1909.

Meetings.

MASONIC FUNERAL NOTICE—
Dove Lodge.—The members of Dove Lodge, No. 51, A., F. and A. M., will attend a special communication of their lodge at the Masonic Temple on THIS (Friday) AFTER-NOON, December 31, 1999, at 1:30 o'clock, for the purpose of paying the last sad tribute of respect to our deceased brother, Henry B. Fitzhugh.

By order of the Worshipplul Master.
BEN T. AUGUST,
Secretary.

Bank of Commerce and Trusts,
Richmond, Va., Dec. 22, 1992,
THE ANNUAL MEETING OF THE
stockholders of the Bank, of Commerce and Trusts, will be held at
the offices of the bank, Ninth, and
Main Streets, on TUESDAM, JANUARY 11, 1910, at 2 o'clock P. M.
CHAS. A. PEILLE,
Sec. etary.

THE ANNUAL MEETINO OF THE stockholders of the Rosney ron and Lumber Company. Limited, will be held at the office of the company, at Rosney, in Buckingham county, in the State of Virginia, on the 16th day of January, 1910, between the hours of 3 and 4 o'clock P. M. for the purpose of electing two directors and for the transaction of such other business as may be brought before said meeting.

SIMON P. WEAVER,

Office Guarantee Building Corporation,
Times Building,
Richmend, Va., Dec. 27, 1996.
THE ANNUAL MEETING OF THE
stockholders of this corporation will
be held at its office, No. 6 North
Tenth Street, Richmond, Va., TUESDAY, JANUARY 11, 1916, at 4:30
o'clock P. M.
GEORGE C. JEFFERSON,
Secretary.

THE REGULAR ANNUAL MEETING of the stockholders of the National State Bank, Richmond, Va., will be held in its banking house on TUESDAY, JANUARY 11, 1910, at 12 o'clock. WILLIAM M. HILL. Cashler. Union Bank of Richmond,
Richmond, Va., Dec. 23, 1908.
THE REGULAR ANNUAL MEETING
of the stockholders of the Union Bani
of Richmond, Va., will be held in it
banking house on Thursday, January
13, 1910, at 12 o'clock noom.
GEORGE W. CALL,
Cashier.

THE ANNUAL MEETING OF THE stockholders of the Virginia State Fair Association, inc., will be held in the assembly room, Murphy's Hotel, Elighth and Broad Streets, Richmond, Va., at 8:15 P. M. MONDAY, JANUARY 10, 1910.

VIRGINIA STATE FAIR ASSOCIATION, INC.

ASSOCIATION, INC.

THE ANNUAL MEETING OF THE stockholders of the First National Bank of Richmond, Va., for the ciection of directors and for such other business as may properly come before said meeting, will be held in the directors' room of said bank, No. 1104 East Main Street, Richmond, Va., 12 o'clock noon, TUESDAY, JANUARY 11, 1910.

JNO, M. MILLER, JR.

JNO. M. MILLER Cashier.

THE REGULAR ANNUAL MEETING of the stockholders of the German-American Banking and Building Co. will be held at the company's office, Room 2. Ebel Building, on WIED-NESDAY, 127H DAY OF JANUARY, 1910, at 1 o'cleck P. M. WILLIS, Secretary-Treasurer.

HE ANALOUS of this tone company be held at the office of the company in the city of Richmond, Va., on TUESDAY, JANUARY 18, 1910, at 12 o'clock noon.

L. D. AYLETT,
Secretary.

THE ANNUAL MEETING OF THE stockholders of the Drewry-Hughes Company will be held TUESDAY, JANUARY 11, 1910, at 12 o'clock noon, in the office of the company, No. 1412 East Cary Street.

W. F. DANCE,
Secretary.

Secretary.

The Savings Bank of Richmond,
1117 East Main Street,
Richard, Va. Dec. 22, 1499.
HE ANNUAL MEETING OF THE
stockholders of this bank will be
held at the banking house THURSDAY, JANUARY 13, 1910, at 4 o'clock
P. M. JAMES M. BALL. Cashler.

Motices.

TAX NOTICE

Office Collector of City Taxes, City Hall, Richmond, Va., Dec. 1, 1903.

Notice to Taxpayers.

THE LAST HALF OF CITY TAXES, REAL ESTATE AND PERSONAL for 1909, is NOW DUE AND PAYABLE at this office. REAL ESTATE AND PERSONAL for 1905, is NOW DUE AND PAYABLE at this office.

EVERY MALE twenty-one years of age, and EVERY person Reeping house or doing business in the city, is assessed for personal taxes. Those who have not paid any city taxes during the year will please call and settle, so as to avoid being posted as delinquents. GRADING. PAVING, PIPE AND SEWER CONNECTION BLLS are also due, and will have to be declared delinquent if not paid on or before end or year.

FIVE PER CENT. will be added to last hair it not paid on or before DECEMBER 3IST.

Interest at SIX PER CENT. also attaches to all bills as soon as reported delinquent.

Particular attention is called to the above, as under an ordinance passed by the City Council there can be no avoidance of the penalty.

Goldetor of City Taxes.

Dehools.

UNIVERSITY COLLEGE OF MEDICINE RICHMOND VIRGINIA MEDICINE-DENTISTRY-PHARMACY

Real Estate for Sale.

Real Estate for Sale.

400 Feet, Grove Avenue

Running through to Floyd-Two Fronts. Price \$37.50 per foot.

POLLARD & BAGBY

Summer Resorts.

NATURAL BRIDGE HOTEL

Make Up a Party Now ee and amuse.

C. H. PAKTON, Natural Bridge, Va

The Confederate Museeum

The Valentine Museum ELEVENTH AND CLAY STREETS.

Open dally from 10 s. M. to 5 P. M. Admission
Free on Saur. days.

Michmond, Fredericksb'g & Potomac R. R. TO AND FROM WASHINGTON AND BEYOND

Leave Richmond | Arrive Richmond ACCOMMODATION TRAINS—WEEKDAYS.
Leave Byrd St. Sta. 1.30 P. M. for Fredericksburg.
Leave Elba Sta. 7.30 A. M., q.30 P. M. for Ashiand.
Arrive Byrd St. Sta. 5.25 A.M. from Fredericksby.
Arrive Elba Sta. G. 40 A. M., 6.30 P. M. from Ashiand.

*Daily, †Weekdays. ¿Sundays only. All frains to or from Byrd Street Station (except trains leaving 4.50s.m and arriving 1.10 night) stop at Blbs. Time of arrivals and departures not guaranteed Read the signs.

Chesapeake & Ohio Railway 9:00 A. Daily—Fast trains to Old Point, New 4:00 F./port News and Norfolk. 7:40 A.—Isly Local to Newport News. 5:00 B.—Bally Local to Old Point. 2:00 P. Daily—Louisville and Cincinnati. Put 6:45 F.—Daily "St. Louis-Chicngo Special."

M. Through—7:30 A. M., 2:45 P. M. James River Line—*8:35 A. M. 6:00 P. M. *Dai'v except Sunday.

Southern Railway

TRAINS LEAVE RICHMOND.

N. B.—Following schedule figures published as information and not guaranteed:
6:20 A. M.—Daily—Local for Charlotte.
10:45 A. M.—Daily—Local for Charlotte.
5:00 P. M.—Ex. Sunday—Keyaville Local.
11:45 P. M.—Daily—Limited, for all point South. Pullman and Day Coaches.
6:00 P. M.—Ex. Sunday—Keyaville Local.
11:45 P. M.—Daily—Limited, for all point South. Pullman ready 9:30 P. M.
VORK RIVER LINE.

YORK RIVER LINE From the South: 7:00 A. M., 9:30 P. M., dally; 8:40 A. M., Ex. Sun., 4:10 P. M. Daily (Local). From West Point; 9:30 A. M., dally; 10:15 A. M., Wed. and Fri.; 5:45 P. M., Ex. Sun.

Atlantic Coast Line

For Petersburg: 1:20 A. M., 8:15 A. M., 9:00 A. M., 12:10 P. M., 3:00 P. M., 43:00 P. M., 43:00 P. M., 43:00 P. M., 6:00 F. M., 7:25 P. M., 9:00 P. M., and 11:30 P. M. Tailla survey Richmond dally: 4:30 P. M., 5:00 P. M.,

A. M., *1:20 P. M., 2:05, P. M., 6:50 P. M., 8:00 P. M. and 10:55 P. M.

"Except Sunday, ** Sunday only. Time of arrival and departure and connections of guaranteed.

C. S. CAMPBELL D. P. A. Norfolk & Western Railway Schedule in Effect October 4, 1909

Schedule in Effect October 4, 1909;
Leave Byrd Street Station, Richmond, DAILY
FOR NORFOLK: 9:00 A. M., 3:00 P. M. FOR
LYNCHBURG AND THE WEST: 9:00 A. M.
12:10 P. M., 9:00 P. M. Arrive Richmond: From
Norfolk—11:00 A. M., 9:50 P. M., 10:45 P. M.
From the West—7:200 A. M., 2:05 P. M., 6:50 P. M.
Fullman, Parlor and Sleeping Cars, Cafe Dining
Cars
W. B. BEVILL, D. P. A., Richmond, Va.
G. P. A., Roanoke Va.

Auction Sales, Juture Days. y Virginia Auction Co., Auctione 606 E. Broad, 'Phone Mad. 3851

PECIAL NOTICE TO HOUSEKEE

ERS AND NEW BEGINNERS!

Furniture Sale

TO THE HIGHEST BIDDER
The following bleees of fine moder
Furniture, etc., 7 1-3 Octave Uprigh
Plano and Mule Cabinet, handsom
three and fve-piece Parlor Suit
Chairs, Rockers and Tables, Axminste
Rugs and Oruggets, Curio Cabinet
Quartered Oak Hall Pieces, handsom
Vases, Swench Mantel Clock and Bronz
Bric-q- Brac, handsome Dining Roc
Suit, Lenther Chairs, Sideboards, Ex
tension Table, Mirror Back Chin
Closet, Hardin China Dinner Set, Cu
lery and Silver Service, Leather Be
Couch, Drophead Sewing Machine

Railroaus.

Richmond and Petersburg Electric Railway

Steamboats.

NORFOLK AND OLD POINT

Merchants and Miners Transportation Co

WHITE STAR LINE

Sailing January 20 73 Days --- \$400 and up

All Expenses Included

CEDRIC CELTI

9 Broadway, New York S. H. BOWMAN, 708 East Main Street, RICHMOND TRANSPER Co., 809 East Main Street.

ages of sixteen and twenty-two, to become telephone operators, Apply at the Telephone Exchange between the hours of 10 and 12 A. Mand 3 and 5 P. M. SOUTHERN BELL TEHE. PHONE AND TELEGRAPH COMPANY OF VIRGINIA, 709 and 711 East Grace Street.

THE VIRGINIA AUCTION CO

RICHMOND AND CHESAPEAKE BAY RAIL-WAY COMPANY. WAY COMPANY.

Schedule of electric trains to and fr
Ashland, stopping at intermediate stations up
signal. Lv. Richmond (Broad and Laurel Se
verost, 7:16, 8:105, 9:10, **10:10, 11:10, A:
11:10, 2:10, 3:105, 4:10, 5:10, 6:20, 7:105, 8:
10:10, 11:45 P. M. Lv. Ashland; *5:55, *75,
36, 10, **11 A. M., *12 M., **1, 2, 3, 45, 5, 6.
85, 9, 11 P. M.

* Daily exemp. Sunday.

SEABOARD AIR LINE.

Southbound trains echeduled to leave Richmond daily 9:10 A. M.—Local to Norlina, Raiegh, Charlotte, Wilmington, 1:18 P. M.—Sleepers and coaches, Atlaute, Birmingham, Swannah, Jacksonville and Forda points, 7:25 P. M.—To Florada points, 10:45 P. M.—Sleepers and coaches Swannah, Jacksonville, M.—Sleepers and coaches Swannah, Jacksonville, Atlanta, Birmingham and Camabla. Northbound trains scheduled to arrive da ponta. 10:45 P. M.—Sleepers and conce to mainly accountile Arianta, Birmingham a femphia. Northbound trains scheduled to arr Richmond daity: 423 A. M., 5:45 A. M., 4: P. M., 5:40 P. M.

OLD DOMINION LINE

Leave Richmond Dally except Sunday via N. & W. Ry. 3:00 P. M., Norfolk 6:30 P. M. C. & O. Ry. 4:30 P. M., Old Point 7:30 P. M. O. D. S. S. Co. 7:00 P. M. (one day in Norfolk Va. Nav. Co. 6:30 A. M. (Monday, Wednesd, nd Friday). Tickets at all offices. For staterooms apply t I. M. BOYKIN, Agent, 830 East Main Stree

Norfolk to Boston, Mass., and Providence, R. V. Steamers leave Norfolk for Boston Sun. T and Fri., for Providence Mon., Thur, and Sat. 6 P. M. Passengers and freight taken for New England points. Tickets on sale at of C. & O. Ry., N. & W. Ry. S. H. Bowman, East Main, and Rich. Trans. Co., 809 K. Main

ORIENT CRUISE & ITALY and EGYPT

Via Azores, Madetra, Gibraltar, Algie Largest Steamers in the Trade. S. S. ARABIC

Bright, energetic and intelligent young ladies, between the